

**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	All-Terrain Vehicles
New Business Effective Date	January 1st, 2021
Renewal Business Effective Date	January 1st, 2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	#N/A	#N/A
Property Damage - Tort	#N/A	#N/A
DCPD	#N/A	#N/A
Uninsured Auto	#N/A	#N/A
Underinsured Motorist	#N/A	#N/A
Accident Benefits	#N/A	#N/A
Collision	#N/A	#N/A
Comprehensive	#N/A	#N/A
Specified Perils	#N/A	#N/A
All Perils	#N/A	#N/A
Total Overall	#N/A	#N/A

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 114.10	<i>Inc. In Bl</i>	\$ 8.96	\$ 6.00	\$ 3.87	\$ 21.96	\$ 91.27	\$ 75.25	\$ 54.66	\$ 165.69
005	\$ 114.92	<i>Inc. In Bl</i>	\$ 9.01	\$ 6.00	\$ 3.91	\$ 21.79	\$ 97.72	\$ 82.71	\$ 59.80	\$ 179.57
006	\$ 113.64	<i>Inc. In Bl</i>	\$ 8.92	\$ 6.00	\$ 3.83	\$ 21.91	\$ 94.69	\$ 81.04	\$ 58.42	\$ 169.00
007	\$ 114.68	<i>Inc. In Bl</i>	\$ 8.99	\$ 6.00	\$ 3.89	\$ 21.93	\$ 98.22	\$ 80.19	\$ 57.42	\$ 188.63

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 114.10	<i>Inc. In Bl</i>	\$ 8.96	\$ 6.00	\$ 3.87	\$ 21.96	\$ 91.27	\$ 75.25	\$ 54.66	\$ 165.69
005	\$ 114.92	<i>Inc. In Bl</i>	\$ 9.01	\$ 6.00	\$ 3.91	\$ 21.79	\$ 97.72	\$ 82.71	\$ 59.80	\$ 179.57
006	\$ 113.64	<i>Inc. In Bl</i>	\$ 8.92	\$ 6.00	\$ 3.83	\$ 21.91	\$ 94.69	\$ 81.04	\$ 58.42	\$ 169.00
007	\$ 114.68	<i>Inc. In Bl</i>	\$ 8.99	\$ 6.00	\$ 3.89	\$ 21.93	\$ 98.22	\$ 80.19	\$ 57.42	\$ 188.63

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

Provide a general outline of the changes proposed in the filing. (e.g. discount/surcharge changes, endorsement changes, rate group table updates, capping provisions, etc.)
No change

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	Antique Vehicles
New Business Effective Date	January 01,2021
Renewal Business Effective Date	January 01,2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	#N/A	#N/A
Property Damage - Tort	#N/A	#N/A
DCPD	#N/A	#N/A
Uninsured Auto	#N/A	#N/A
Underinsured Motorist	#N/A	#N/A
Accident Benefits	#N/A	#N/A
Collision	#N/A	#N/A
Comprehensive	#N/A	#N/A
Specified Perils	#N/A	#N/A
All Perils	#N/A	#N/A
Total Overall	#N/A	#N/A

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 26.50	<i>Incl. In BI</i>	\$ 7.00	\$ 11.50	\$ 11.50	\$ 94.00	\$ 48.00	\$ 117.67	\$ -	\$ -
005	\$ 24.00	<i>Incl. In BI</i>	\$ 7.00	\$ 11.00	\$ 6.00	\$ 15.00	\$ 49.00	\$ 38.00	\$ -	\$ -
006	\$ -	<i>Incl. In BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
007	\$ 25.50	<i>Incl. In BI</i>	\$ 7.00	\$ 11.50	\$ 11.50	\$ 73.50	\$ 50.00	\$ 140.33	\$ 35.50	\$ -

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 26.50	<i>Incl. In BI</i>	\$ 7.00	\$ 11.50	\$ 11.50	\$ 94.00	\$ 48.00	\$ 117.67	\$ -	\$ -
005	\$ 24.00	<i>Incl. In BI</i>	\$ 7.00	\$ 11.00	\$ 6.00	\$ 15.00	\$ 49.00	\$ 38.00	\$ -	\$ -
006	\$ -	<i>Incl. In BI</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
007	\$ 25.50	<i>Incl. In BI</i>	\$ 7.00	\$ 11.50	\$ 11.50	\$ 73.50	\$ 50.00	\$ 140.33	\$ 35.50	\$ -

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	Classic Vehicles
New Business Effective Date	January 01,2021
Renewal Business Effective Date	January 01,2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	#N/A	#N/A
Property Damage - Tort	#N/A	#N/A
DCPD	#N/A	#N/A
Uninsured Auto	#N/A	#N/A
Underinsured Motorist	#N/A	#N/A
Accident Benefits	#N/A	#N/A
Collision	#N/A	#N/A
Comprehensive	#N/A	#N/A
Specified Perils	#N/A	#N/A
All Perils	#N/A	#N/A
Total Overall	#N/A	#N/A

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 443.00	<i>Inc. In Bl</i>	\$ 241.00	\$ 22.00	\$ 8.00	\$ 36.00	\$ 323.00	\$ 161.00	\$ 19.00	\$ -
005	\$ -	<i>Inc. In Bl</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
006	\$ -	<i>Inc. In Bl</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
007	\$ -	<i>Inc. In Bl</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 82.00	\$ 18.00	\$ -

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	443.00 \$	<i>Inc. In Bl</i>	241.00 \$	22.00 \$	8.00 \$	36.00 \$	323.00 \$	161.00 \$	19.00 \$	- \$
005	- \$	<i>Inc. In Bl</i>	- \$	- \$	- \$	- \$	- \$	- \$	- \$	- \$
006	- \$	<i>Inc. In Bl</i>	- \$	- \$	- \$	- \$	- \$	- \$	- \$	- \$
007	- \$	<i>Inc. In Bl</i>	- \$	- \$	- \$	- \$	- \$	82.00 \$	18.00 \$	- \$

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	Motorcycles and Mopeds
New Business Effective Date	January 01,2021
Renewal Business Effective Date	January 01,2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 142.49	<i>Inc. In Bl</i>	\$ 10.78	\$ 31.54	\$ 12.53	\$ 143.38	\$ 49.12	\$ 13.11	\$ 9.18	\$ 103.50
005	\$ 137.20	<i>Inc. In Bl</i>	\$ 10.37	\$ 31.51	\$ 12.43	\$ 138.06	\$ 45.51	\$ 12.29	\$ 9.68	\$ 49.00
006	\$ 132.75	<i>Inc. In Bl</i>	\$ 10.13	\$ 30.67	\$ 12.54	\$ 139.09	\$ 55.29	\$ 13.80	\$ 9.29	\$ -
007	\$ 142.51	<i>Inc. In Bl</i>	\$ 10.74	\$ 31.60	\$ 12.86	\$ 140.99	\$ 58.07	\$ 13.29	\$ 7.87	\$ -

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 142.49	<i>Inc. In Bl</i>	\$ 10.78	\$ 31.54	\$ 12.53	\$ 143.38	\$ 49.12	\$ 13.11	\$ 9.18	\$ 103.50
005	\$ 137.20	<i>Inc. In Bl</i>	\$ 10.37	\$ 31.51	\$ 12.43	\$ 138.06	\$ 45.51	\$ 12.29	\$ 9.68	\$ 49.00
006	\$ 132.75	<i>Inc. In Bl</i>	\$ 10.13	\$ 30.67	\$ 12.54	\$ 139.09	\$ 55.29	\$ 13.80	\$ 9.29	\$ -
007	\$ 142.51	<i>Inc. In Bl</i>	\$ 10.74	\$ 31.60	\$ 12.86	\$ 140.99	\$ 58.07	\$ 13.29	\$ 7.87	\$ -

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	Motorhome Vehicles
New Business Effective Date	January 01,2021
Renewal Business Effective Date	January 01,2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	0%	0%
Property Damage - Tort	0%	0%
DCPD	0%	0%
Uninsured Auto	0%	0%
Underinsured Motorist	0%	0%
Accident Benefits	0%	0%
Collision	0%	0%
Comprehensive	0%	0%
Specified Perils	0%	0%
All Perils	0%	0%
Total Overall	0%	0%

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 633.65	<i>Inc. In Bl</i>	\$ 40.79	\$ 24.00	\$ 8.74	\$ 47.05	\$ 100.59	\$ 95.18	\$ 15.91	\$ 52.00
005	\$ 390.03	<i>Inc. In Bl</i>	\$ 24.33	\$ 12.00	\$ 8.93	\$ 40.17	\$ 112.23	\$ 113.96	\$ 15.70	\$ -
006	\$ 311.60	<i>Inc. In Bl</i>	\$ 19.60	\$ 8.00	\$ 8.60	\$ 36.00	\$ 108.00	\$ 124.17	\$ 17.00	\$ -
007	\$ 400.27	<i>Inc. In Bl</i>	\$ 23.73	\$ 12.00	\$ 8.86	\$ 36.10	\$ 105.21	\$ 101.47	\$ 13.50	\$ -

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 633.65	<i>Inc. In Bl</i>	\$ 40.79	\$ 24.00	\$ 8.74	\$ 47.05	\$ 100.59	\$ 95.18	\$ 15.91	\$ 52.00
005	\$ 390.03	<i>Inc. In Bl</i>	\$ 24.33	\$ 12.00	\$ 8.93	\$ 40.17	\$ 112.23	\$ 113.96	\$ 15.70	\$ -
006	\$ 311.60	<i>Inc. In Bl</i>	\$ 19.60	\$ 8.00	\$ 8.60	\$ 36.00	\$ 108.00	\$ 124.17	\$ 17.00	\$ -
007	\$ 400.27	<i>Inc. In Bl</i>	\$ 23.73	\$ 12.00	\$ 8.86	\$ 36.10	\$ 105.21	\$ 101.47	\$ 13.50	\$ -

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	Snow Vehicles
New Business Effective Date	January 1st, 2021
Renewal Business Effective Date	January 1st, 2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	#N/A	#N/A
Property Damage - Tort	#N/A	#N/A
DCPD	#N/A	#N/A
Uninsured Auto	#N/A	#N/A
Underinsured Motorist	#N/A	#N/A
Accident Benefits	#N/A	#N/A
Collision	#N/A	#N/A
Comprehensive	#N/A	#N/A
Specified Perils	#N/A	#N/A
All Perils	#N/A	#N/A
Total Overall	#N/A	#N/A

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 33.14	<i>Inc. In Bl</i>	\$ 3.02	\$ 8.00	\$ 3.97	\$ 23.97	\$ 552.08	\$ 169.49	\$ 107.04	\$ 771.17
005	\$ 32.85	<i>Inc. In Bl</i>	\$ 3.00	\$ 8.00	\$ 3.99	\$ 23.84	\$ -	\$ 169.54	\$ 111.04	\$ -
006	\$ 33.14	<i>Inc. In Bl</i>	\$ 3.03	\$ 8.00	\$ 3.90	\$ 23.95	\$ 707.38	\$ 192.78	\$ 129.25	\$ 972.00
007	\$ 32.97	<i>Inc. In Bl</i>	\$ 3.01	\$ 8.00	\$ 3.93	\$ 23.94	\$ 593.27	\$ 166.58	\$ 112.89	\$ -

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 33.14	<i>Inc. In Bl</i>	\$ 3.02	\$ 8.00	\$ 3.97	\$ 23.97	\$ 552.08	\$ 169.49	\$ 107.04	\$ 771.17
005	\$ 32.85	<i>Inc. In Bl</i>	\$ 3.00	\$ 8.00	\$ 3.99	\$ 23.84	\$ -	\$ 169.54	\$ 111.04	\$ -
006	\$ 33.14	<i>Inc. In Bl</i>	\$ 3.03	\$ 8.00	\$ 3.90	\$ 23.95	\$ 707.38	\$ 192.78	\$ 129.25	\$ 972.00
007	\$ 32.97	<i>Inc. In Bl</i>	\$ 3.01	\$ 8.00	\$ 3.93	\$ 23.94	\$ 593.27	\$ 166.58	\$ 112.89	\$ -

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

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**Newfoundland and Labrador Board of Commissioners of Public Utilities  
Automobile Insurance Rate Filing Summary  
Mandatory Simplified Filing**

**Filing Information**

Name of Insurer	Intact Insurance
Type of Business	Trailer/Camper Vehicles
New Business Effective Date	January 1st, 2021
Renewal Business Effective Date	January 1st, 2021
Board Order #	A.I. 122(2020)
Board Decision	Approved

Coverage	Indicated Rate Change	Proposed Rate Change
Bodily Injury	#N/A	#N/A
Property Damage - Tort	#N/A	#N/A
DCPD	#N/A	#N/A
Uninsured Auto	#N/A	#N/A
Underinsured Motorist	#N/A	#N/A
Accident Benefits	#N/A	#N/A
Collision	#N/A	#N/A
Comprehensive	#N/A	#N/A
Specified Perils	#N/A	#N/A
All Perils	#N/A	#N/A
Total Overall	#N/A	#N/A

**Current Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 33.17	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 150.93	\$ 156.93	\$ 66.33	\$ 10.04	\$ 135.53
005	\$ 33.00	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 82.13	\$ 220.00	\$ 96.00	\$ 8.92	\$ 313.00
006	\$ 22.33	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 101.00	\$ 185.08	\$ 107.69	\$ 10.20	\$ -
007	\$ 24.19	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 96.88	\$ 202.20	\$ 88.23	\$ 17.33	\$ 208.64

**Proposed Average Written Premium (\$)**

Statistical Territory	Bodily Injury	PD-Tort	DCPD	Uninsured Auto	Underinsured Motorist	Accident Benefits	Collision	Comprehensive	Specified Perils	All Perils
004	\$ 33.17	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 150.93	\$ 156.93	\$ 66.33	\$ 10.04	\$ 135.53
005	\$ 33.00	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 82.13	\$ 220.00	\$ 96.00	\$ 8.92	\$ 313.00
006	\$ 22.33	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 101.00	\$ 185.08	\$ 107.69	\$ 10.20	\$ -
007	\$ 24.19	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	<i>Inc. In Bl</i>	\$ -	\$ 96.88	\$ 202.20	\$ 88.23	\$ 17.33	\$ 208.64

**Rate Capping Provisions**

Proposed Rate Cap	#N/A
Length of Cap	#N/A

**Summary of Changes/Additional Information**

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